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Atty. Dkt. No. 057898-0105

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: Danne L. Buchanan, et al.

Title: METHOD AND SYSTEM FOR PROCESSING FINANCIAL  
INSTRUMENT DEPOSITS PHYSICALLY REMOTE FROM A  
FINANCIAL INSTITUTION

Appl. No.: 09/676,956

Filing Date: 10/02/2000

Examiner: Nga B. Bguyen

Art Unit: 3628

**INFORMATION DISCLOSURE STATEMENT**  
**UNDER 37 CFR §1.56**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Applicants submit herewith on Form PTO/SB/08 a listing of the documents cited by or submitted to the U.S. PTO in parent application Serial No. 09/560,779, filed 04/28/2000. As provided in 37 CFR §1.98(d), copies of the documents are not being provided since they were previously submitted to the United States Patent & Trademark Office in the above-identified parent application.

The submission of any document herewith, which is not a statutory bar, is not intended as an admission that such document constitutes prior art against the claims of the present application or that such document is considered material to patentability as defined in 37 CFR §1.56(b). Applicants do not waive any rights to take any action which would be appropriate to antedate or otherwise remove as a competent reference any document which is determined to be a *prima facie* art reference against the claims of the present application.

**TIMING OF THE DISCLOSURE**

The listed documents are being submitted in compliance with 37 CFR §1.97(c), before the mailing date of either a final action under 37 CFR §1.113, a notice of allowance under 37 CFR §1.311, or an action that otherwise closes prosecution in the application.

**RELEVANCE OF EACH DOCUMENT**

All of the documents are in English.

Applicants respectfully request that any listed document be considered by the Examiner and be made of record in the present application and that an initialed copy of Form PTO/SB/08 be returned in accordance with MPEP §609.

**STATEMENT**

The undersigned hereby states in accordance with 37 CFR §1.97(e)(2) that no item of information contained in this information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application and, to the knowledge of the undersigned, after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in 37 CFR §1.56(c) more than three months prior to the filing of the information disclosure statement.

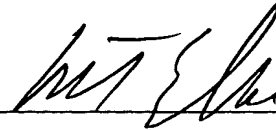
The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 CFR §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 19-0741. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or

even entirely missing, the Commissioner is authorized to charge the unpaid amount to  
Deposit Account No. 19-0741.

Respectfully submitted,

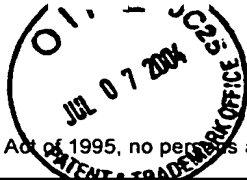
Date: July 7, 2004

By



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<b>Substitute for form 1449B/PTO</b> <b>INFORMATION DISCLOSURE</b> <b>STATEMENT BY APPLICANT</b>  Date Submitted: July 7, 2004  (use as many sheets as necessary)				<b>Complete if Known</b>	
				<b>Application Number</b>	09/676,956
				<b>Filing Date</b>	10/02/2000
				<b>First Named Inventor</b>	Danne L. Buchanan
				<b>Group Art Unit</b>	3628
				<b>Examiner Name</b>	Nga B. Nguyen
<b>Sheet</b> 1 <b>of</b> 40				<b>Attorney Docket Number</b>	057898-0105

**U.S. PATENT DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code <sup>2</sup> (if known)			
	A1	6,363,164	B1	Jones et al.	03/26/2002	
	A2	5,760,916		Dellert et al.	06/02/1998	
	A3	4,321,672		Braun et al.	03/23/1982	
	A4	5,054,096		Beizer	10/01/1991	
	A5	5,673,333		Johnston	09/30/1997	
	A6	5,274,567		Kallin et al.	12/28/1993	
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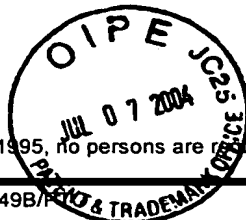
<b>Examiner Signature</b>		<b>Date Considered</b>	
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**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

Date Submitted: July 7, 2004

(use as many sheets as necessary)

Sheet 2 of 40

**Complete if Known**

Application Number	09/676,956
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Group Art Unit	3628
Examiner Name	Nga B. Nguyen
Attorney Docket Number	057898-0105

**U.S. PATENT DOCUMENTS**

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	A43	4,680,803		DILELLA	07-14-1987
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				Application Number	09/676,956
Sheet 3 of 40				Filing Date	10/02/2000
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				Examiner Name	Nga B. Nguyen
				Attorney Docket Number	057898-0105

**U.S. PATENT DOCUMENTS**

	U.S. Patent Document		
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**FOREIGN PATENT DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document			Name of Patentee or Applicant of Cited Documents	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Office <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (if known)			
	A97	EP	0 320 713	B1	International Business Machines Corporation	06/21/1989	
	A98	WO	98/47100		Cummins-Allison Corp.	10/22/1998	
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	A105	WO	91/06058		Nigam, Ravi, et al.	05-02-1991	
	A106	WO	97/07468		Quinn, Michael, et al.	02-27-1997	
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	A111	EP	0 661 654	A2	International Business Machines Corporation	07/05/1995	
	A112	WO	97/22060		Financial Services Technology Consortium	06/19/1997	

**NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>6</sup>
	A113	Cisco partners with AT&T CMS on network switch manufacturing, Lucent Technologies [On-line], Sept. 26, 1995 [Retrieved Dec. 2, 2002]. Retrieved from the Internet: <URL:http://www.lucent.com/press/0995/950926.mma.html	

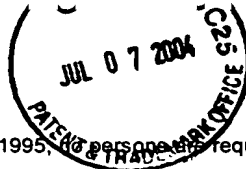
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Sheet 4 of 40		<b>Filing Date</b>	10/02/2000
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	A114	BEHNKE et al., NSSDC's Mass Storage System Evolves [On-line], Mar. 1995 [Retrieved Dec. 2, 2002], Vol. 11, No. 1. Retrieved from the Internet: <URL:http://nssdc.gsfc.nasa.gov/nssdc_news/march95/09_j_behnke_0395.html	
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	A117	Memo, Requirements for Image Quality Capture Workstation Software, To: Susan West, Jo Sander, cc: Fred Strange, Larry Ng, From: Lyle Weaver, Jan. 23, 1995, p. JPMC 000853-000863	
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<b>Examiner Signature</b>		<b>Date Considered</b>	
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<b>Examiner Signature</b>		<b>Date Considered</b>	
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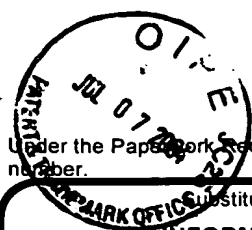
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**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

Date Submitted: July 7, 2004

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Sheet 6 of 40

**Complete if Known**

Application Number	09/676,956
Filing Date	10/02/2000
First Named Inventor	Danne L. Buchanan
Group Art Unit	3628
Examiner Name	Nga B. Nguyen
Attorney Docket Number	057898-0105

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Signature

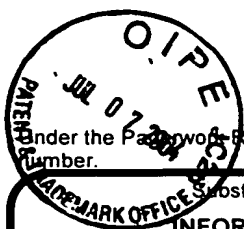
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		First Named Inventor	Danne L. Buchanan
		Group Art Unit	3628
		Examiner Name	Nga B. Nguyen
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		Attorney Docket Number	057898-0105

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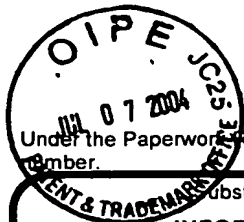
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		<b>Application Number</b>	09/676,956
		<b>Filing Date</b>	10/02/2000
		<b>First Named Inventor</b>	Danne L. Buchanan
		<b>Group Art Unit</b>	3628
		<b>Examiner Name</b>	Nga B. Nguyen
		<b>Attorney Docket Number</b>	057898-0105
<b>Sheet</b>	8	<b>of</b>	40

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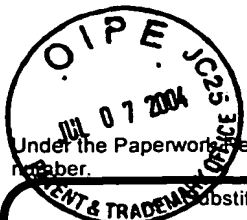
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Date Submitted: July 7, 2004

(use as many sheets as necessary)

Sheet 9 of 40

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Application Number	09/676,956
Filing Date	10/02/2000
First Named Inventor	Danne L. Buchanan
Group Art Unit	3628
Examiner Name	Nga B. Nguyen
Attorney Docket Number	057898-0105

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# INFORMATION DISCLOSURE STATEMENT BY APPLICANT

Date Submitted: July 7, 2004

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12 of 40

## Complete if Known

Application Number	09/676,956
Filing Date	10/02/2000
First Named Inventor	Danne L. Buchanan
Group Art Unit	3628
Examiner Name	Nga B. Nguyen
Attorney Docket Number	057898-0105

## NON PATENT LITERATURE DOCUMENTS

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Sheet 14 of 40

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First Named Inventor	Danne L. Buchanan
Group Art Unit	3628
Examiner Name	Nga B. Nguyen
Attorney Docket Number	057898-0105

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	A213	IA Corp. Uses StorageTek Robotic Library for First Client/Server Check Image Archive at Union Bank of California; New client/server CheckVision Archive Application Stores Millions of Checks Per Day Using StorageTek Technology for Quicker Image Retrieval and On-line Client Viewing, Business Wire, Oct. 7, 1996, Business Wire, Inc.	
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	A215	BRISCO, DNS Support for Load Balancing, Apr. 1995, p. 1-7, Trade & Industry; Magazine	

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Date Submitted: July 7, 2004

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Filing Date	10/02/2000
First Named Inventor	Danne L. Buchanan
Group Art Unit	3628
Examiner Name	Nga B. Nguyen
Attorney Docket Number	057898-0105

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	A217	Payments, Clearance, and Settlement; A Guide to the Systems, Risks, and Issues, Report to the Chairman Committee on Banking and Financial Services House of Representatives (001656), June 1997, GAO/GGD97-73, United States General Accounting Office	
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	A224	Capture and Processing Overview, 5 pages.	

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Group Art Unit		3628	
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Date Submitted: July 7, 2004

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Sheet 20 of 40

## Complete if Known

Application Number	09/676,956
Filing Date	10/02/2000
First Named Inventor	Danne L. Buchanan
Group Art Unit	3628
Examiner Name	Nga B. Nguyen
Attorney Docket Number	057898-0105

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Date Submitted: July 7, 2004		Filing Date	10/02/2000
(use as many sheets as necessary)		First Named Inventor	Danne L. Buchanan
		Group Art Unit	3628
		Examiner Name	Nga B. Nguyen
Sheet	28 of 40	Attorney Docket Number	057898-0105

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<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>		Application Number	09/676,956
Date Submitted: July 7, 2004		Filing Date	10/02/2000
(use as many sheets as necessary)		First Named Inventor	Danne L. Buchanan
		Group Art Unit	3628
		Examiner Name	Nga B. Nguyen
Sheet	34	of	40
		Attorney Docket Number	057898-0105

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	A432	American National Standard For Financial Image Interchange: Architecture, Overview and System Design Specification (ANSI/ABA X9.xx-1994 Draft version 0.7), American National Standards Institute, Inc., Approved 1994, p. 1-202	
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	A436	R. BROWN, Preliminary Architecture and Project Plan, FSTC Image Interchange Project, Pilot Phase-1A, IBM Corporation, 6/30/1995, p. 1-34	
	A437	R. BROWN, ANSI X9.46 Data Structure Reference, IBM Corporation, July 31, 1995, p. 1-16	
	A438	Image Quality Functional Requirements, 7/26/1995, p. 1-19	
	A439	Program Product, Electronic Payment Systems Support/Check Processing Control System: Program Reference and Operations Manual, Program No. 5734-F11, IBM, Fax from Meinert Engineering, 8/8/2002, 7 pages	

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	A440	IBM 3898 Image Processor, Product Announcement, Mar. 13, 1990, p. 1-3 w/summary, IBM	
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